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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/520,763	03/08/2000	Stephen W. Comiskey	53326.000008	1661

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HUNTON & WILLIAMS
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109

EXAMINER

CHARLES, DEBRA F

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 06/18/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/520,763

Applicant(s)

COMISKEY ET AL.

Examiner

Debra F. Charles

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 March 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 58-75 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 58-75 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Response to Amendment

1. Claim 58 has been amended.

Response to Arguments

2. Applicant's arguments with respect to claims 58-75 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

4. Claims 59, 60, 64, 65, 73, 74 and 75 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. The specification, as originally filed, does not provide support for the invention as is now claimed, i.e. the phrase "a predetermined level" and the phrase "a predetermined time" do not appear in the originally filed claims or originally filed specification. Some of the claimed services in claims 65 and 73 are not supported by either the originally filed specification or in the originally filed claims, i.e. international trust services, public relations services, crisis management services, coordination and direction of charitable activities services; background checks on personal staff or other parties services; offering of investment opportunities not available to non-clients services; development and execution of debt reduction strategies services; development and maintenance of education funds services; advice and care of minors, invalids, elderly, incompetents or other persons services; business succession planning services; issuance of loans, traveler's checks, foreign currency, credit or other banking services. And a tool for data mining and a synthetic logic tool as indicated in claims 74 and 75.

Information Disclosure Statement

5. The information disclosure statement (IDS) submitted on 19 May 2000 was filed after the mailing date of the original application on 8 March 2000. The submission is in

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compliance with the provisions of 37 CFR 1.97. Accordingly, the information disclosure statement is being considered by the examiner.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 58-64,66-72 and 74-75 are rejected under 35 U.S.C. 103(a) as being unpatentable over Moran (6430542), McGovern et al. (5918207) and The VIP Forum, Fact Brief, Family Services, February 2000(herein The VIP Forum).

Re claim 58: Moran disclose a computer implemented method for providing personalized financial services to a client, the computer-implemented method comprising:

a depository for receiving client data from the client comprising at least one client goal and a client portfolio(col. 6, lines 5-25, 50-67, col.15, lines 40-col.16,line 25);

a server for assessing the client portfolio based at least in part on the client goal (col. 2, lines 10-25,col. 8, lines 60-67, Figs. 29-30)and

a display for providing services(col. 2, lines 60-67, Figs. 5,7A-B,10-18).

As applied to claims 58,63,66 and 71: Moran does not explicitly disclose classifying service providers in a hierarchical manner from the core service provider group, the affiliated service provider group and the non-affiliated service provider group in response to the received client data;

assigning a plurality of services to a plurality of service provider groups,

wherein whether each service is needed by the client on a frequent basis is determined or whether a level of value to the client is above a predetermined level is determined;

wherein the plurality of services are categorized into a core service provider group, an affiliated service provider group and non-affiliated service provider group based at least in part on the steps of determining wherein the steps of assessing and assigning are performed at a server.

However, in McGovern et al. (col. 2, lines 45-60) disclose automatic searches of candidates to match customer's needs and presenting the candidates in ranking order relative to the client's needs. Further, as shown by The VIP Forum (pages 6-10) the

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lead relationship manager determines the professionals the high net worth individual needs and makes these assignments and referrals. Although, it is clear the relationship manager and not the computer is making the assignments. It would have been obvious to one having ordinary skill in the art at the time the invention was made to automate the needs analysis and referral system to include ranking features based frequency of client need especially in customer relationship management systems, since it has been held that broadly providing a mechanical or automatic means to replace manual activity that has accomplished that same result involves only routine skill in the art. *In re Venner*, 120 USPQ 192.

Thus, it would have been within the level of ordinary skill in the art to modify the method of Moran by adopting the teachings of McGovern et al. and The VIP Forum to obtain a cost-efficient way of providing referrals to various professionals and specialists.

Re claims 59,62,67 and 70: Moran discloses wherein the core service provider group represents services needed by the client on a frequent basis or having a level of value above the predetermined level indicating a primary level of service;

And Moran discloses wherein the core service provider group represents services most common to the client or providing most value to the client(Abstract, col. 2, 1-60).

Re claims 60,61,68 and 69: Moran does not explicitly disclose(s) the claimed provider group represents services needed by the client on an infrequent basis and having a level of value below the predetermined level indicating a secondary level of service;

And wherein the affiliated service provider group represents services that do not fall within the core service provider group and the non-affiliated service provider group indicating an intermediary level of service.

However, in pages 6-10 thereof, The VIP Forum disclose(s) an array of services provided to clients by different parties at varying intervals as needed by the client. Thus, it would have been within the level of ordinary skill in the art to modify the method of Moran by adopting the teachings of The VIP Forum to obtain the benefit of categorizing various service providers in a hierarchical manner.

Re claims 64 and 72: Moran disclose wherein services from the core service provider group are presented to the client at a predetermined time.

Moran does not explicitly disclose wherein services from the affiliated service provider group and services from the non-affiliated service provider group are presented after the services from the core service provider group are first presented. However, in the entire document thereof, The VIP Forum disclose(s) an array of service providers in different units of the bank or affiliated or not affiliated with the bank that are provided to high net worth individuals when their needs so dictate. Thus, it would have been within the level of ordinary skill in the art to modify the method of Moran by adopting the teachings of The VIP Forum to obtain a cost advantage in providing services and referrals to various

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levels of professionals when clients require to maintain a stronger, long-term client relationship.

Re claims 74 and 75: Moran disclose further comprising one or more of a tool for mining data and a synthetic logic tool for assessing the client portfolio;

And Moran disclose wherein the synthetic logic tool converts data into useful information related to the at least one client goal(Figs. All, col. 2, line 60-col. 3, line 20).

8. Claims 65 and 73 are rejected under 35 U.S.C. 103(a) as being unpatentable over Moran, McGovern et al. and The VIP Forum as applied to claims 58 and 66 above, and further in view of Bruce Upbin, "Old Money Chasing New", Forbes, June 15, 1998, vol. 161, iss. 12 (herein "Upbin").

Re claims 65 and 73: Moran disclose wherein the services comprise a plurality of asset allocation services; investment management services; investment banking services; banking services; custody services; reporting services; tax advice services; filing of federal, state and local tax statement services; estate planning services; legal services; accounting services; bookkeeping services; record keeping services; financial investment services; managing financial assets services; management and other services related to closely held stock services; international trusts services; real estate service; development and maintenance of education funds services; business succession planning services; issuance of loans, traveler's checks, foreign currency, credit or other banking services(Abstract, Figs. All, col. 2, line 60-col. 3, line 20).

Moran does not explicitly disclose public relations services; crisis management services; selection and delivery of insurance services; physical security services; personal security services; information security services; lease, purchase or fractional ownership of automobiles, planes, vehicles or yachts services; personal concierge services; bill paying services; coordination and direction of charitable activities services; background checks on personal staff or other parties services; offering of investment opportunities not available to non-clients services; development and execution of debt reduction strategies services; development and maintenance of education funds services; advice and care of minors, invalids, elderly, incompetents or other persons services.

However, The VIP Fourm(entire document) discloses an array of personal financial and personal planning services typical of large family offices. Further, Upbin (entire article) describes yet more services of the multiclient family office that are more personal than financial. Thus, it would have been within the level of ordinary skill in the art to modify the method of Moran by adopting the teachings of The VIP Fourm and Upbin to obtain a full-service multifamily office with full referral capabilities to locate needed professionals.

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9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Katla Sycara and Dajun Zeng, Coordination of Multiple Intelligent Software Agents, International Journal of Cooperative Information Systems, pages 1-31, no date, disclose using intelligent agents to evaluate personnel and portfolios and make recommendations.

Russ Prince & Karen File, All in the Family Office: The Vast Majority of Family Offices Hire Outside Investment Advisers and the Market is Growing, Financial Planning, October 1, 1998, disclose hiring experienced portfolio managers to manage the various different portfolios of family offices.

Synovus Spoils Wealthy Clients with Family Office Service, Bank Investment Consultant, September 1999, vol. 7, iss. 9, p. 18, disclose web-enhanced family office services.

Kristina Warkenthien, Mellon Creates Ultra Family Office Division, Private Asset Management, March 6, 2000, discloses new high net worth unit to offer specialized services.

Trust Company Puts Families Online, Private Asset Management, October 18, 1999, disclose web-enhanced family office services.

Rockefeller & Co. web page: www.rockco.com disclose some services offered to high new worth families and contact information.

Bessemer Trust Company web page: www.bessemer.com discloses all comprehensive services offered to high net worth families.

Jennifer Weitzman, Citi Private Bank to Customize Service on Web, American Banker, March 2, 2000, discloses Citibank's new move to put high net worth families online.

Ulwick, (U.S. PAT. 6,115,691 A) discloses a strategy optimization computer program.

Deep, (U.S. PAT. 6,393,412 B1) discloses a method for communicating with and obtaining advice from service professionals.

Rebane, (U.S. PAT. 6,405,179 B1) discloses optimal allocation of investment funds.

Herz et al. (U.S. PAT. 5,835,087 A) disclose user-customized rank ordered listing.

Leon et al. (U.S. PAT. 6,052,673 A) discloses investment management using financial intermediaries.

Horowitz et al. (U.S. PAT. 6,349,290 B1) disclose interactive customized personal advice.

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Edelman, (U.S. PAT. 6,064,986 A) discloses administration of beneficiary portfolios.

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sough can be reached on (703) 308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.


Debra F. Charles

Examiner

Art Unit 3628

dfc

June 13, 2003


HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600